

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

**DeVaughn Maurice Collins and Donna Renee
Collins**

a/k/a Donna Langley Collins

S.S. Nos.: xxx-xx-0326 and xxx-xx-5362

Mailing Address: 1474 Guess Road, Timberlake, NC 27583-

Case No. 10-81868

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on October 13, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: November 9, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt

N.C. State Bar No. 10212

Counsel for the Debtors

6616-203 Six Forks Rd.

Raleigh, N.C. 27615

Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 10/7/10

Lastname-SS#: Collins-0326

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
Panama City	Timeshare
Bonnet Creek	Timeshare

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
Beneficial	1	\$24,000	**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LID - DEDUCTION ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Beneficial	1	\$2,407	N/A	n/a	\$2,407.00	Home, Land & Escrow
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

SECURED DEBTS - a FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Coastal FCU	3	\$11,498	5.00	\$115	\$250.31	2007 Mitsubishi Eclipse
			5.00			
			5.00			
			5.00			

SECURED DEBTS - a 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. \$2,000

SECURED TAXES

IRS Tax Liens

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED

Amount**

DMI= None(\$0)

None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 3,241 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Credit Financial Services
Post Office Box 451
Durham, NC 27702-0451

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

CSDDUR
c/o L. D. Swain Son I
Post Office Box 530
Durham, NC 27702-0530

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Alliance One Receivables Management
4850 Street Road
Suite 300
Feasterville Trevose, PA 19053

Duke University Health System, I
Post Office Box 751274
Charlotte, NC 28275-1274

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Beneficial
Attn: Managing Agent
Post Office Box 3425
Buffalo, NY 14240

Durham Emergency Physicians, PA
Post Office Box 15386
Durham, NC 27704-5386

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Beneficial
PO Box 3425
Buffalo, NY 14240

Durham Radiology Associates, Inc
Post Office Box 13166
Roanoke, VA 24031-3166

Experian
P.O. Box 2002
Allen, TX 75013-2002

Brock & Scott, PLLC
c/o Jeremy B. Wilkins
5431 Oleander Drive
Suite 200
Wilmington, NC 28403

Durham Regional Hospital
5213 South Alston Avenue
Durham, NC 27713

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Capital One
Post Office Box 85167
Richmond, VA 23285-5167

E Recovery Solutions
1650 Cambria Street, NE
Christiansburg, VA 24073

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Coastal Federal Credit Union **
Post Office Box 58429
Raleigh, NC 27658-8429

General Motors Acceptance Corp
Kirschbaum Nanney Keenan
Post Office Box 19806
Raleigh, NC 27619

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Timeshare

NC Eye Ear Nose & Throat PA
4102 North Roxboro Road
Durham, NC 27704

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

NCO Financial Systems, Inc
Post Office Box 41448
Philadelphia, PA 19101-1448

Wyndham Vacation Resorts
8427 Southpark Circle
Suite 500
Orlando, FL 32819

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Wyndham Vacation Resorts
8427 Southpark Circle
Orlando, FL 32819

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Person County EMS
216 West Barden Street
Roxboro, NC 27573

Person County Tax Collector
105 South Main Street
P.O. Box 1701
Roxboro, NC 27573

Sears
Post Office Box 6283
Sioux Falls, SD 57117-6283

Target
c/o Dominionn Law Associates
222 Central Park Avenue
Virginia Beach, VA 23462-3026